

FIG. 1

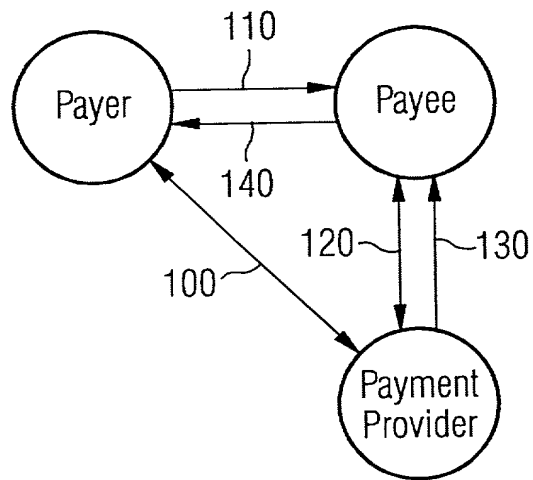


FIG. 3

PC	v	t
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FIG. 2a

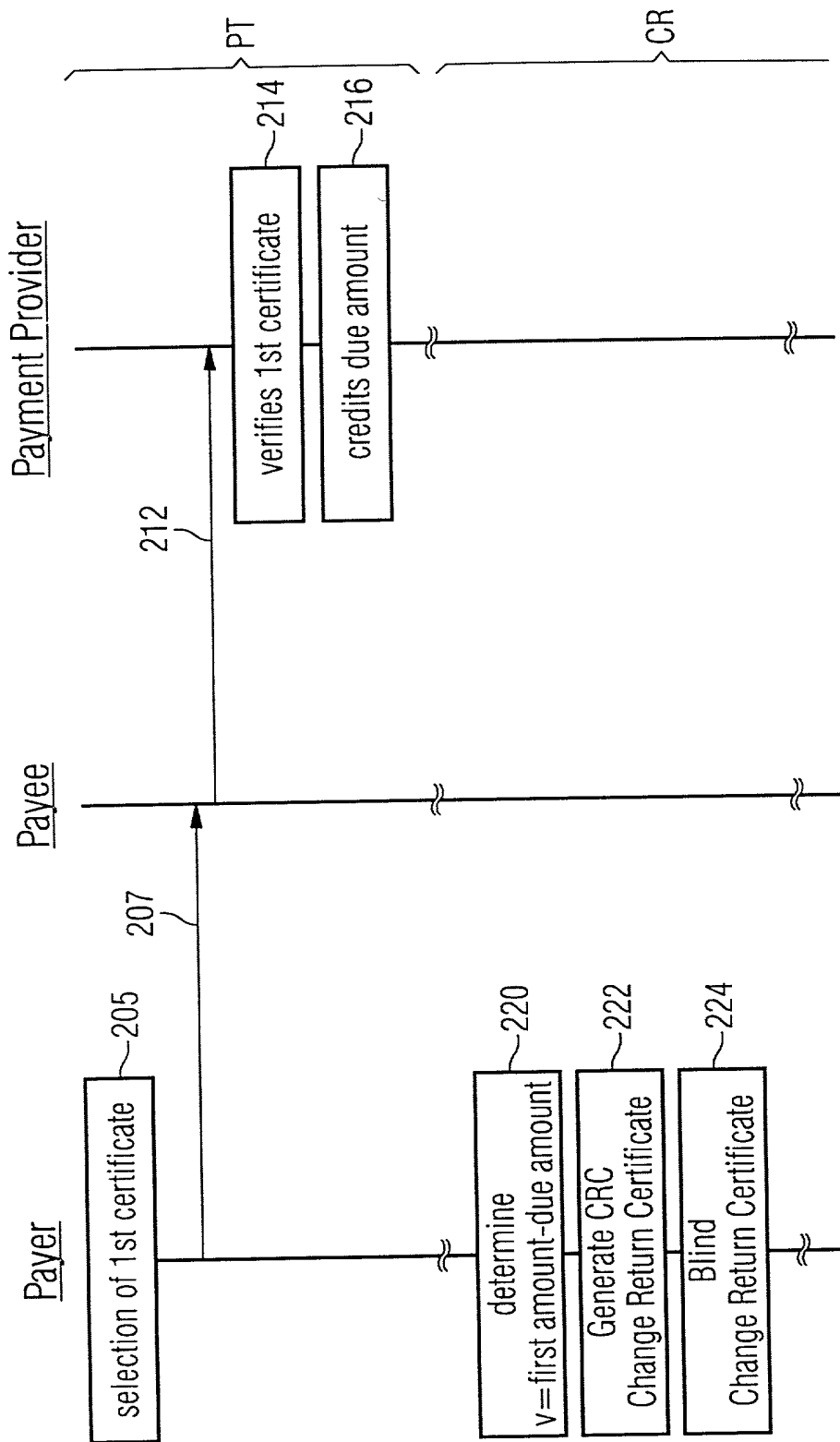


FIG. 2b

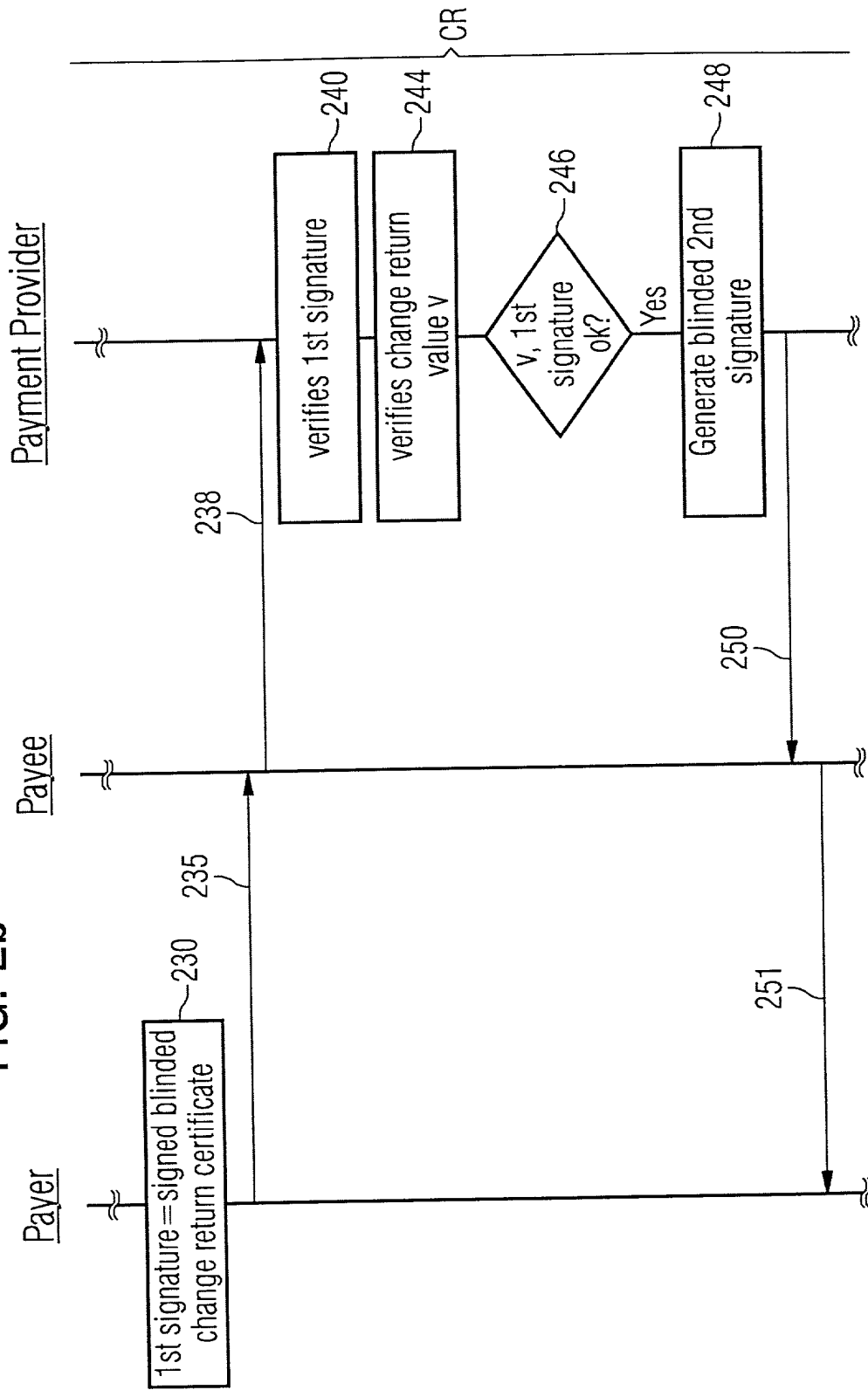
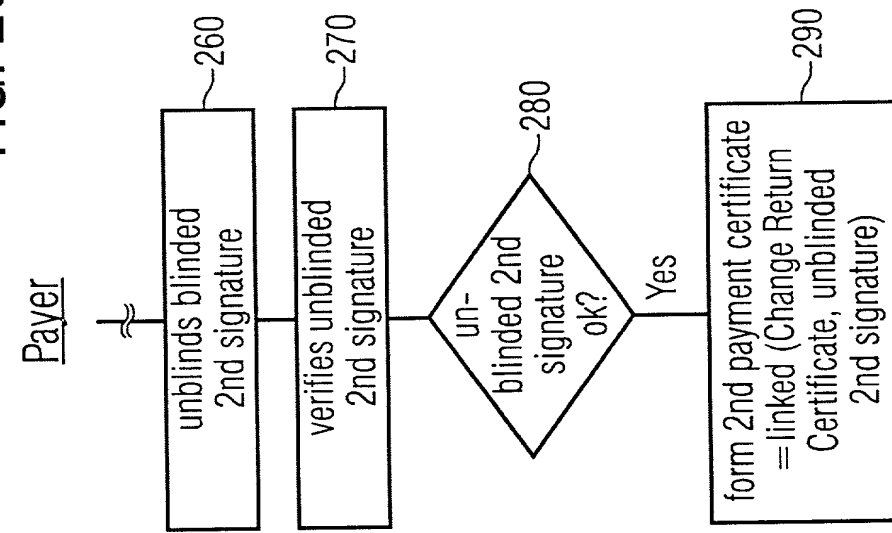


FIG. 2C



Payee

Payment Provider

FIG. 4

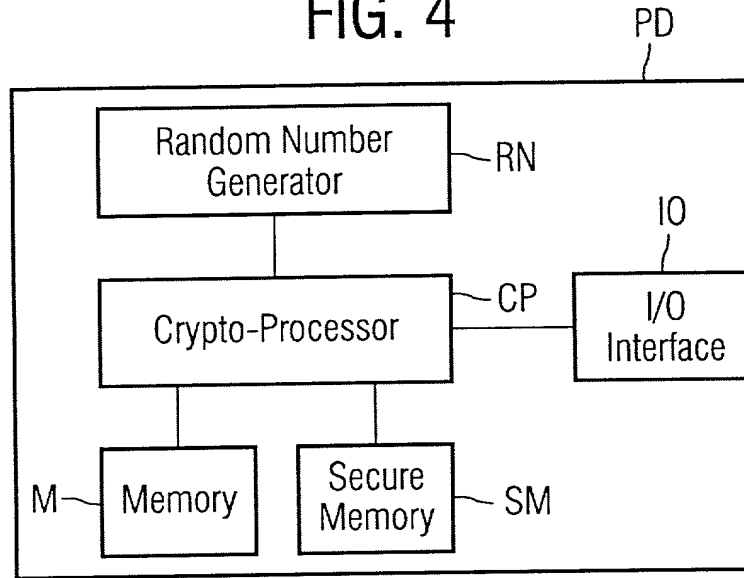


FIG. 5

